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Application Number	09/777,473
Filing Date	02/06/2001
First Named Inventor	Ervin F. Johnston
Art Unit	3691
Examiner Name	Karmis, Stefanos

Attorney Docket Number

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply (<i>Substitute</i>) <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return postcard for receipt by USPTO
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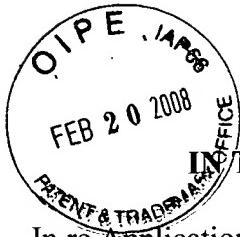
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Ervin F. Johnston) Group Art Unit: 3691
Serial No.: 09/777,473)
Filed: 02/06/2001) Examiner: Karmis, Stefanos
FOR: AUTOMATED BILL PAYING SYSTEM)

Commissioner for Patents
P. O. Box 1450
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Sir:

SUBSTITUTE AMENDMENT

As required by an Office Communication dated 02/11/2008 this "Substitute Amendment" corrects improper underlining in claim 104.

The "Substitute Amendment" is now in response to the Office Action mailed 07/31/2007. The "Petition for Extension of time Under 37 CFR 1.136(a)" and the petition fee were forwarded with the previous amendment filed 11/13/2007.

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